From:

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Sent:

Monday, September 21, 2015 3:17 PM

To:

EBSA, E-ORI - EBSA

Subject:

RIN 1210-AB32

Please take a moment to note my concern regarding the rule changes being considered for retirement investment accounts (RIN 1210 – AB32). I am very concerned that the changes being considered could end up eliminating my ability to use options within my retirement account. I realize that some people use options in a risky manner in an attempt to "hit it big" quickly. However, I use options in a careful, methodical system which increases the amount of income I can generate but lowers the level of risk significantly as compared to simple buying and selling of stocks. I have regularly enlisted the help of a non-broker financial advisory service in selecting which trades are good set-ups, and the decisions I have made have resulted in safe, steady gains.

Please let us make our own choices regarding our own money. While those who choose risky behavior in financial (or any other) matters may not be acting wisely, it should be their own choice and they should carry their own consequences. I think we have too many regulations and restrictions as it is. We don't need more. Please let us make our own choices.

Matthew Bright